

DELTA DENTAL OF MINNESOTA **EMPLOYER**  
**UPDATE**


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## RATE INCREASES BELOW INDUSTRY DENTAL TREND ANNOUNCED FOR SMALL GROUPS IN 2013

Small groups tell us one of the reasons they keep their dental insurance with Delta Dental of Minnesota is because we're so consistent with our rates from year to year.

You can count on us again in 2013 for consistency in our rates. Our small group (2 – 99 enrollees) renewal pricing is well below local industry dental trend, which has been averaging between 5.5 to 7.5 percent. In fact, there will be no rate increase for our Voluntary programs (Dental Flex and Discover) as well as for our Delta Dental Premier® program. Our most popular plan, Millennium Choice, will have a rate increase of only 3.5 percent.

Small group renewal rate increases account for inflation in provider reimbursement rates and group loss ratios.

Delta Dental of Minnesota is able to keep rates affordable because:

- We offer the largest network in the state. Network providers agree to rates that are often lower than their usual fees. This results in lower claim costs, which keep premiums affordable.
- We operate very efficiently, with a lower than average percentage of premium dollars going to operating costs.

### How's our long-term track record?

Averaged over the past nine years, each of our main small group products has increased in price less than 3.5 percent a year.

SMALL GROUP (2-99 ENROLLEES) PLAN RATE INCREASES	2013	9-YEAR AVERAGE
Delta Dental Premier®	0%	1.89%
Delta Dental PPO <sup>SM</sup> and Delta Dental Premier – Dual-option Program-Millennium Choice	3.5%	3.44%
Delta Dental PPO Plus Premier – Voluntary Network Program-Dental Flex	0%	2.94%
Voluntary Non-network program-Discover	0%	2.39%
Delta Dental PPO	4.25%	3.33%

# DELTA DENTAL OF MINNESOTA FOUNDATION AWARDS \$1.8 MILLION IN GRANTS

In December 2012 Delta Dental of Minnesota Foundation approved 11 grants for a total of \$1,790,000. The Foundation's focus is on improving access to oral health for people living in Minnesota, with special attention to increasing access among underserved persons, groups and communities as well as ideas and programs that provide long-term, sustainable solutions.

## Highlights of the grants include:

- \$300,000 for the Minnesota Department of Health's "Minnesota Oral Health Surveillance System." With grant funding, the Minnesota Department of Health will create a consolidated easy-to-use data source that contains a myriad of Minnesota oral health indicators for program planners, managers, funders, policy makers, students, government agencies, and dental and other health professionals and communities.

This "one-stop data shop" will give Minnesota's oral health community the capacity to make strategic decisions based on data, monitor the state's progress in meeting its oral health outcomes, and effectively use data to improve access to oral health services.

- \$500,000 for a special initiative to expand Minnesota's school-based sealant programs to reduce dental disease for children. The Foundation will invite proposals to create and/or expand sealant programs in underserved areas throughout Minnesota. Programs will incorporate emerging best practices for serving children in school or other community-based settings. Delta Dental of Minnesota Foundation will not only help increase the number of children utilizing these effective preventive care services, but will also provide the support and leadership needed to develop effective, lasting programs.

## AT YOUR SERVICE

With Delta Dental, great service is an expectation. We work hard to provide excellent service year after year. Here's a recap of our service results for the past 3 years – the numbers speak for themselves.

	2010	2011	2012
Member satisfaction rate	96.1%	96.7%	97.6%
Percent of claims processed in 10 business days	99.6%	99.6%	99.7%
Average number of days for claims turnaround	1.19 days	1.13 days	1.10 days
Claim processing accuracy of audited claims	99.7%	99.9%	99.9%
Claim payment financial accuracy of audited claims	99.9%	99.9%	99.9%
Average phone response time (members)	14 seconds	15 seconds	18 seconds
Percent of questions/issues resolved during the first call	97.2%	97.3%	97.1%

## BRUSH UP ON ORAL HEALTH

Introducing two new tools to help your employees keep their smiles healthy.

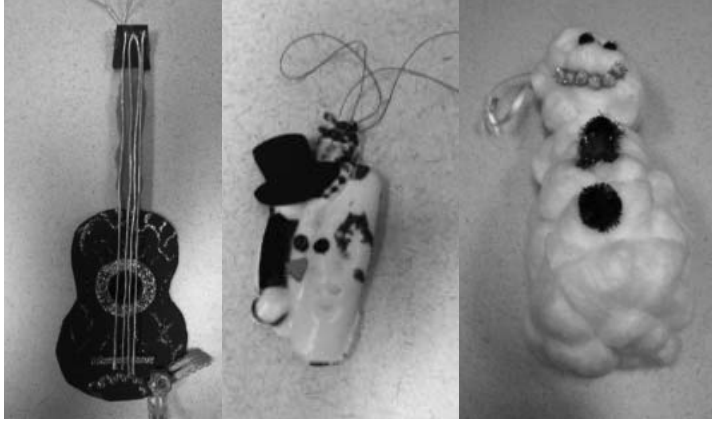
It's something to grin about. Our e-magazine, *grin!*, has something for everyone: oral-health friendly recipes, tips on floss and toothbrushes, oral health history and more.

Teeth and gums matter. *MyDentalScore* is an online tool that can help make the connection between healthy teeth and gums to overall health.

Go to [www.deltadentalmn.org](http://www.deltadentalmn.org) and check up on your oral health IQ.

# TOOTHBRUSH ORNAMENTS

Hormel Foods Corporation was out to prove that anything can be a holiday ornament. The Employee Benefits Department at Hormel sponsored a Christmas tree decoration contest, but with an unusual twist. Employees needed to use a toothbrush.



*Hormel employees decorated – and even melted – toothbrushes to make unusual ornaments.*

The rules were simple. The ornament could be no larger than 6” x 6” x 6” and the whole toothbrush had to be used. But, the toothbrush could be cut, melted, shaped, etc. The contest started in April so employees had months to perfect their design.

All nineteen department employees participated. Prizes were awarded for categories such as “Most Sparkle,” “Best Christmas Theme,” and “Best Try.” The grand prize was an electric toothbrush, but everyone who participated got a lottery ticket.

“Our employees really showed their creativity and the contest created a lot of buzz around the company,” said Missy Ladlie, Employee Benefits Financial Analyst. “In fact, in the future other departments want to get in on the fun.”

## NEW LOOK FOR WEB SITE

Delta Dental of Minnesota's Web site has a new look. All the great functionality of the site is the same, but with enhanced navigation, improved usability and a clean look and feel.

It's never been easier to access the resources you and your employees need.

- Look under “Quick Links” on the right-hand side of the Web page to login to our secure online tools.
- Use the top navigation to find the reference materials and forms you need.
- Click on “Contact Us” to find the phone number, e-mail address, fax number and address for the department you need.

Look for our links to Facebook, Pinterest, Twitter and more on our home page.

Check us out at [www.deltadentalmn.org](http://www.deltadentalmn.org).



## DELTA DENTAL OF MINNESOTA RECEIVES “A” RATING FROM A.M. BEST

A.M. Best Company, the insurance ratings organization, re-affirmed Delta Dental of Minnesota's financial strength rating of A (Excellent) for the 14th consecutive year. This is among the highest ratings of any dental plan in the nation.

**Why does this matter?** The financial strength rating reflects Delta Dental of Minnesota's ability to pay claims. And, you know you are working with an established dental benefits leader that's going to be here for you and your employees well into the future.

# CONTACTS AT DELTA DENTAL OF MINNESOTA

## Employer Services – One number for all your post-sale questions

Delta Dental of Minnesota wants group administrators to get answers to their questions as fast as possible. That's why Employer Services, a division of our Customer Service department, is dedicated to assisting you with important issues including enrollment, billing, claims and benefits.

It's easy—Reach an expert by calling locally:

651-994-5300

or toll-free:

1-866-318-9449

## At the prompt, choose:

### Option 1 for Paper Enrollment

- Help completing enrollment or maintenance forms
- Enrollment or eligibility verification

### Option 2 for Electronic and Online Enrollment

- Help with electronic enrollment files
- Help with online enrollment
- Help adding or deleting enrollees
- Enrollment or eligibility verification

### Option 3 for Billing

- Billing statement reprints
- Automatic Clearinghouse (ACH) fund transfer set-up
- Bill run schedules
- Group premium payment

## Option 4 for the Group Administrator Helpline

- Supply orders
- Clarification of contract benefits
- Clarification of claims
- Clarification of dentist network participation

Note: Please contact your Account Representative or Delta Dental Connect at 651-406-5920 or toll-free at 1-800-906-5250 for escalated plan issues, renewals and rates.

*EmployerUpdate* is published for our group clients. Article ideas and questions from readers are welcome. **Publisher:** Delta Dental of Minnesota. **Email questions or comments to:** [editor@deltadentalmn.org](mailto:editor@deltadentalmn.org).

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[www.deltadentalmn.org](http://www.deltadentalmn.org)

Delta Dental of Minnesota  
PO Box 9304  
Minneapolis, MN 55440-9304

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